

# **EXHIBIT 1**

### **BUSINESS RECORDS AFFIDAVIT**

Pursuant to Florida Statutes §§ 90.803(6) and 90.902(11), the below-signed Affiant, personally appeared before me, and being duly sworn, deposes and says:

1. The declarations in this Affidavit are based upon my personal knowledge, information, and belief.

2. I am an adult citizen of the United States of America, of sound mind, and competent to testify to the matters stated in this Affidavit.

3. I am making this Affidavit in conjunction with Synchrony Bank's (the "Original Creditor") response to the subpoena, summons, or request issued by **LVNV Funding LLC** in the matter of **LVNV Funding LLC v. Jerry Fontaine, 011148/2019**.

4. I am employed by Synchrony Bank as an Affidavit/Documentation Specialist. On June 2, 2014, GE Capital Retail Bank formally changed its name to Synchrony Bank.

5. The statements in this Affidavit are based upon my knowledge of and familiarity with Synchrony Bank's standard business practices, business records, business record systems, business record management practices, and the federal laws and regulations governing Synchrony Bank which I obtained through my employment with Synchrony Bank. Personally, interpreting and understanding the information contained in Synchrony Bank's business records is a significant and daily function of my job responsibilities.

6. I am personally familiar with the manner in which Synchrony Bank produces, keeps, and maintains its business records, as well as the procedural safeguards employed by Synchrony Bank to ensure the accuracy of those records. I have personal knowledge of Synchrony Bank's business records and the systems utilized to produce those records.

7. I am qualified and authorized to declare and certify on behalf of Synchrony Bank that the attached account statements, terms and conditions, sale information, and other documents totaling **45** pages related to the account number ending in **7960** (“the Account”) of **Jerry Fontaine** (“Defendant”) and attached to this Affidavit represent records that are responsive to the request from **LVNV Funding LLC** as returned from a reasonably diligent search of Synchrony Bank’s systems of record, and are true and correct duplicates of the original business records maintained by Synchrony Bank. I personally examined the records attached to this Affidavit and certify their accuracy and authenticity.

8. Based upon my personal knowledge, including knowledge gained through my review of the pertinent business records, I further certify that: Synchrony Bank opened the Account at the request of Defendant on or about **07/07/2014** ; the Account was charged off on or about **07/03/2017**; Synchrony Bank sold and assigned the Account to **LVNV Funding LLC** on about **02/22/2019**; and at that time, there remained an unpaid balance of **\$ 1455.14** on the Account.

9. I further certify that the documents attached to this Affidavit were produced at or near the time of the occurrence of the matters set forth therein and not in anticipation of trial.

10. I further certify that the documents attached to this Affidavit were produced by or under the control of a person with knowledge of the matters set forth therein, or from information transmitted by or under the control of a person with knowledge of those matters.

11. I further certify that the documents attached to this Affidavit were kept in the ordinary course of Synchrony Bank’s regularly conducted business activity.

12. I further certify that the documents attached to this Affidavit were produced by Synchrony Bank as a regular business practice and in the ordinary course of its regularly conducted

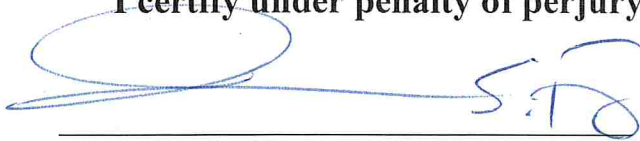
business activity, and that it was Synchrony Bank's regular practice to keep and maintain such business records.

13. I further certify that the documents attached to this Affidavit are true and accurate as of the date of this Affidavit.

14. It is the routine business practice of Synchrony Bank to produce account statements on or near the closing date recorded on each account Statement; provide account statements to its customers approximately every 30 days in compliance with applicable federal laws and regulations; and deliver account statements using the contact information provided by its customers.

15. I further certify that Synchrony Bank provided account statements on a periodic basis, as described herein, to Defendant in accordance with applicable federal laws and regulations.

**I certify under penalty of perjury that the foregoing is true and correct.**



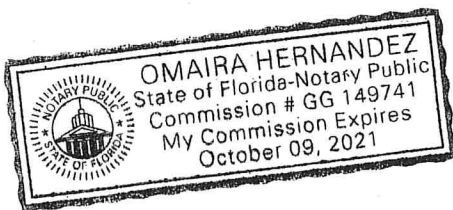
Signature of Affiant



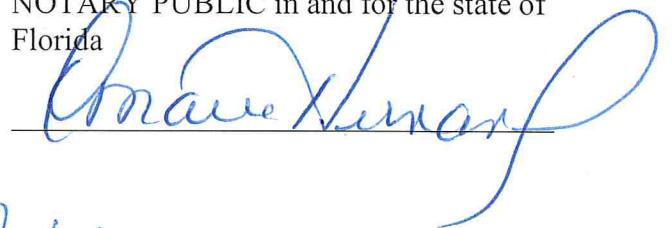
Printed Name of Affiant

STATE OF FLORIDA  
COUNTY OF SEMINOLE

The foregoing instrument was **SWORN TO AND SUBSCRIBED** before me in person, this **14th** day of **September, 2020**, by **Jasmine S. Fry**, who is personally known to me.



NOTARY PUBLIC in and for the state of  
Florida



My commission expires on the 9th day of October, 2021.





4125 Windward Plaza  
Alpharetta, Ga. 30005-8378

## BILL of SALE

### Sherman (SCAS) – PLCC CAD – February 2019

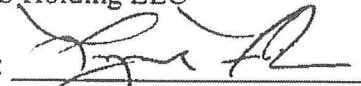
For value received and in further consideration of the mutual covenants and conditions set forth in the Accounts Purchase Agreement (the "Agreement"), dated as February 20, 2019, by and between Synchrony Bank formerly known as GE Capital Retail Bank, RFS Holding LLC and Retail Finance Credit Services, LLC., ("Seller") and Sherman Originator III LLC ("Buyer"), Seller hereby transfers, sells, conveys, grants, and delivers to Buyer, its successors and assigns, without recourse except as set forth in the Agreement, to the extent of its ownership, the Accounts as set forth in the Notification File (as defined in the Agreement), delivered by Seller to Buyer on or about February 22, 2019, and as further described in the Agreement.

Synchrony Bank

By:   
Lynne Fisher

Title: Vice President

RFS Holding LLC

By:   
Lynne Fisher

Title: Vice President

Retail Finance Credit Services, LLC

By:   
Lynne Fisher

Title: Vice President

Purchase Price Reconciliation/Funding Instructions

February 22, 2019

To: Sherman

This ACCOUNT PURCHASE AGREEMENT is made this 20<sup>th</sup> day of February 2019, by and between Synchrony Bank formerly known as GE Capital Retail Bank, RFS Holding LLC and Retail Finance Credit Services, LLC., ("Seller") and Sherman Capital Markets LLC ("Buyer") with reference to the following facts and circumstances:

Portfolio	<u>RMS NG</u>
Agcy_Atty Code	SCAS
Total Number of Accounts	97,587
Outstanding Balances on Transfer Date	\$264,723,480.72
Cut-Off Date	February 22, 2019
Transfer Date	February 22, 2019
Purchase Price Factor	0.1258
Purchase Price	\$33,302,213.87
0% Holdout	\$0.00
Amount of Wire transfer	\$33,302,213.87
Date of Funding:	February 27, 2019
Bank:	Bank of New York Mellon
ABA No.	21000018
Account No:	8901355607
Account Holder:	Retail Finance International Holdings, Inc.
Location:	New York, NY

Synchrony Bank  
P.O. Box 965064  
Orlando, FL 32896-5064

JERRY FONTAINE  
24 LONGHORN DR  
WEST HENRIETTA NY 14586-9739

80536

03/01/2019



RE: JCPenney MasterCard®  
Account Number: 54668\*\*\*\*\*7960  
Account Balance at Time of Sale: \$1455.14

Dear JERRY FONTAINE,

This letter is to inform you that the above-referenced account was sold to Resurgent Capital Services, LP on 02/22/2019. If you have any questions about this account, please contact:

Resurgent Capital Services, LP  
P.O. Box 10497, Mail Stop 576  
Greenville, SC 29603  
888-665-0374

Sincerely,

Synchrony Bank

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Synchrony Bank  
P.O. Box 965064  
Orlando, FL 32896-5064

JERRY FONTAINE  
24 LONGHORN DR  
WEST HENRIETTA NY 14586-9739

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02/08/2020



RE: JCPenney MasterCard®  
Account Number: 54668\*\*\*\*\*7960  
Account Balance at Time of Sale: \$1455.14

Dear JERRY FONTAINE,

This letter is to inform you that the above-referenced account was sold to Sherman Originator III LLC on 02/22/2019. If you have any questions about this account, please contact:

Sherman Originator III LLC  
P.O. Box 10497, Mail Stop 576  
Greenville, SC 29603  
888-665-0374

Sincerely,

Synchrony Bank

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**SYNCHRONY BANK**  
**PRICING INFORMATION ADDENDUM**  
**FOR YOUR JCPENNEY REWARDS MASTERCARD® ACCOUNT ENDING IN 7960**

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	The APR for your purchases is <b>26.99%</b> .  The daily rate for purchases is 0.07395%.
<b>APR for Cash Advances</b>	The APR for your cash advances is <b>26.99%</b> .  The daily rate for cash advances is 0.07395%.
<b>Paying Interest</b>	Your due date is at least 23 days after the close of each billing period. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
<b>Minimum Finance Charge</b>	If you are charged interest, the Finance Charge will be no less than \$2.00.

<b>Fees</b>	
<b>Transaction Fees</b>	
<ul style="list-style-type: none"> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>	Either <b>\$10</b> or <b>4%</b> of the amount of each cash advance, whichever is greater. (maximum fee <b>Not Applicable</b> ). <b>3% of the transaction.</b>
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>• Late Payment</li> </ul>	Up to <b>\$37</b>  The amount of the late payment fee will be equal to: (1) \$27 if you have paid at least your total minimum payment due by the due date in each of the prior six billing cycles or (2) \$37 if you have failed to pay at least the total minimum payment due by the due date in any one or more of the prior six billing cycles. However, if the late payment fee would exceed the total minimum payment for which the late payment fee is assessed, the amount of the late payment fee will instead be equal to the amount of the total minimum payment that was due.

**How We Will Calculate Your Balance:** We use a method called "daily balance".



**SYNCHRONY BANK**  
**SECTION I: RATES AND FEES TABLE**  
**JCPENNEY REWARDS MASTERCARD® ACCOUNT AGREEMENT**

Information from Section I of the JCPenney Rewards Mastercard® Account Agreement is provided in the accompanying Pricing Information Addendum.

**SECTION II: RATES, FEES AND PAYMENT INFORMATION**  
**JCPENNEY REWARDS MASTERCARD® ACCOUNT AGREEMENT**

<b>How Interest is Calculated</b>	
<b>Your Interest Rate</b>	We use a daily rate to calculate the interest on the balance on your account each day. Interest will be imposed in amounts or at rates not in excess of those permitted by applicable law. The daily rate for purchases is the purchase APR times 1/365. The daily rate for cash advances is the cash advance APR times 1/365. See the accompanying Pricing Information Addendum for information about your specific APRs for purchases and cash advances.
<b>When We Charge Interest</b>	<p><b>Purchases.</b> We charge interest on your purchases from the date you make the purchase until you pay the purchase in full. See exceptions below.</p> <ul style="list-style-type: none"> <li>• We will not charge you interest during a billing cycle on any purchases if:               <ol style="list-style-type: none"> <li>1. You had no balance at the start of the billing cycle; OR</li> <li>2. You had a balance at the start of the billing cycle and you paid that balance in full by the due date in that billing cycle.</li> </ol> </li> <li>• We will credit, as of the start of the billing cycle, any payment you make by the due date that we allocate to purchases if:               <ol style="list-style-type: none"> <li>1. You had no balance at the start of the previous billing cycle; OR</li> <li>2. You had a balance at the start of the previous billing cycle and you paid that balance in full by the due date in the previous billing cycle.</li> </ol> </li> </ul> <p><b>Cash Advances.</b> We charge interest on your cash advances, and their related fees, from the date you make the transaction until you pay them in full. You cannot avoid paying interest on cash advances or their related fees.</p>
<b>How We Calculate Interest</b>	<p>We figure the interest charge on your account separately for each balance type. We do this by applying the daily rate to the daily balance for each day in the billing cycle. A separate daily balance is calculated for the following balance types, as applicable: purchases, cash advances and balances subject to different interest rates or special promotions. See below for how this works.</p> <ol style="list-style-type: none"> <li>1. How to get the daily balance. We take the starting balance each day, add any new charges and fees, and subtract any payments or credits. This gives us the daily balance. Insurance premiums, if any, are not included in the daily balance subject to interest charge. We apply fees to balance types as follows:               <ol style="list-style-type: none"> <li>(a) late payment fees and debt cancellation fees are treated as new purchases;</li> <li>(b) cash advance fees are added to the cash advance balance; and</li> <li>(c) foreign transaction fees are added to the purchase balance.</li> </ol> </li> <li>2. How to get the daily interest amount. We multiply each daily balance by the daily rate that applies.</li> <li>3. How to get the starting balance for the next day. We add the daily interest amount in step 2 to the daily balance from step 1.</li> <li>4. How to get the interest charge for the billing cycle. We add all the daily interest amounts that were charged during the billing cycle.</li> </ol> <p>We charge a minimum interest in any billing cycle in which you owe interest. This charge is added proportionately to each balance type. See the accompanying Pricing Information Addendum for the amount of your minimum interest charge.</p>

## How Fees Work

<b>Cash Advance Fee</b>	We will charge this fee for each cash advance you make. For ATM cash advances this fee is in addition to any fee the ATM owner may charge you for use of the ATM.
<b>Foreign Transaction Fee</b>	<p>We will charge this fee for purchases or cash advances you make in currencies other than U.S. dollars and/or in a country other than the U.S., whether or not the transaction was in a foreign currency.</p> <p>If you make a transaction with your account in a currency other than U.S. dollars, Mastercard will convert the transaction amount into U.S. dollars using its currency conversion procedure. Under the currency conversion procedure that Mastercard currently uses, the non-U.S. dollar transaction amount is converted into a U.S. dollar amount by multiplying the transaction amount in the non-U.S. dollar currency by a currency conversion rate. The currency conversion rate that Mastercard typically uses is either a government-mandated rate, or a wholesale rate provided to Mastercard. The currency conversion rate that Mastercard uses for a particular transaction is the rate Mastercard uses for the applicable currency when the transaction is processed. This rate may differ from the rate in effect when the transaction occurred or when it was posted to your account, and may be higher than the rate you could have gotten if you had converted U.S. dollars into the foreign currency.</p>
<b>Late Payment Fee</b>	We will charge this fee if we do not receive the total minimum payment due on your account by 5 p.m. (ET) on the due date. See the accompanying Pricing Information Addendum for the amount of the fee.

## Minimum Payment Calculation

See the accompanying Variable Terms Addendum for how your total minimum payment due is calculated.

## Special Promotional Financing Offer Information

At times, we may offer you special financing promotions for certain transactions ("special promotions"). The terms of this Agreement apply to any special promotion. However, any special promotional terms that are different than the terms in this Agreement will be explained on promotional advertising or other disclosures provided to you. Below is a description of certain special promotions that may be offered at jcpenny stores in the U.S. and online at jcp.com:

• No Interest For 6, 12, 18, or 24 Months	For each promotion, after the promotion ends, the APR that applies to your account when the promotional purchase is made will apply.
• No Interest Until January 1, 2013; or June 1, 2013	See the accompanying Pricing Information Addendum for your Purchase APR.

When you make a qualifying purchase under one of these promotions, no interest will be assessed on the purchase during the promotional period, but minimum monthly payments are required. Regular account terms apply to non-promotional purchases and, after promotion ends, to your promotional purchases. Offers are subject to credit approval. These promotional offers may not be available at all times for all purchases. Please see any special promotion advertising or other disclosures provided to you for the full terms of any special promotion offered.

Below is a description of certain special promotions that may be offered at jcpenny stores in Puerto Rico:

• No Interest if Paid in Full Within 12 Months	<p>For each promotion, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at the Purchase APR that applies to your account when the promotional purchase is made.</p> <p>See the accompanying Pricing Information Addendum for your purchase APR.</p>
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When you make a qualifying purchase under one of these promotions, no interest will be assessed on the purchase if you pay the following (the "promotional balance") in full within the applicable promotional period: (1) the promotional purchase amount, and (2) any related optional credit insurance/debt cancellation charges. If you do not, interest will be assessed on the promotional balance from the date of the purchase. Minimum monthly payments are required. Regular account terms apply to non-promotional purchases and, after promotion ends, to promotional purchases. Offers are subject to credit approval. These promotional offers may not be available at all times for all purchases. Please see any special promotion advertising or other disclosures provided to you for the full terms of any special promotion offered.

## SECTION III: STANDARD PROVISIONS JCPENNEY REWARDS MASTERCARD® ACCOUNT AGREEMENT

### ABOUT THE CREDIT CARD ACCOUNT AGREEMENT

**This Agreement.** This is an Agreement between you and Synchrony Bank, 170 Election Road, Suite 125, Draper, UT 84020, for your credit card account shown above. By opening or using your account, you agree to the terms of the entire Agreement. The entire Agreement includes the four sections of this document and the application you submitted to us in connection with the account. These documents replace any other agreement relating to your account that you or we made earlier or at the same time.

**Parties To This Agreement.** This Agreement applies to each accountholder approved on the account and each of you is responsible for paying the full amount due, no matter which one uses the account. We may treat each of you as one accountholder and may refer to each of you as "you" or "your." Synchrony Bank may be referred to as "we," "us" or "our."

**Changes To This Agreement.** We may change, add or delete terms of this Agreement, including interest rates, fees and charges.

**Special Promotions.** The terms of this Agreement apply to any special promotion. However, any special promotional terms that are different than the terms in this Agreement will be explained on promotional advertising or other disclosures provided to you.



## HOW TO USE YOUR ACCOUNT/CARD

**Use Of Your Account.** You may use your account only for lawful personal, family or household purposes. You may use your account for purchases from jcpenney stores, jcp.com, or other companies authorized to accept the jcpenney rewards credit card.

**You Promise To Pay.** You promise to pay us for all amounts owed to us under this Agreement.

**Your Responsibility.** Each accountholder will receive a card. You may not allow anyone else to use your account. If you do, or if you ask us to send a card to someone else, you will be responsible for paying for all charges resulting from their transactions.

**Transaction Limits.** To prevent fraud, we may limit the number or dollar amount of any type of transactions you can make in any particular amount of time. We also may decline any particular charge on your account for any reason.

**Credit Limits.** You will be assigned a credit limit and cash advance limit on your account that we may increase or decrease from time to time. If we approve a transaction that makes you go over your credit limit or your cash advance limit, we do not give up any rights under this Agreement and we do not treat it as an increase in either limit.

## HOW AND WHEN TO MAKE PAYMENTS

**When Payments Are Due.** You must pay at least the total minimum payment due on your account by 5 p.m. (ET) on the due date of each billing cycle. Payments received after 5 p.m. (ET) will be credited as of the next day. You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. If you have a balance subject to interest, earlier payment may reduce the amount of interest you will pay. We may delay making credit available on your account in the amount of your payment even though we will credit your payment when we receive it.

**Payment Options.** You can pay by mail, online or at a jcpenney store. jcpenney stores take payments that you make to them as a convenience to you. We may not credit those payments to your account until we receive them. Under ordinary circumstances, any payment made at a jcpenney store will be credited as of the day you make such payment in the store. We may allow you to make payments over the phone but we will charge you a fee to make expedited phone payments. Your payment must be made in U.S. dollars by physical or electronic check, money order or a similar instrument from a bank located in the United States.

**How To Make A Payment.** You must follow the instructions for making payments provided on your billing statement. If you do not, credit of your payment may be delayed up to five days. Your billing statement also explains how information on your check is used.

**Payment Allocation.** We will apply the required total minimum payment to balances on your account using any method we choose. Any payment you make in excess of the required total minimum payment will be applied to higher APR balances before lower APR balances. Applicable law may require or permit us to apply excess payments in a different manner in certain situations, such as when your account has a certain type of special promotion.

## INFORMATION ABOUT YOU

**Using and Sharing Your Information.** When you applied for an account, you authorized and directed us to give information about you and your account to jcpenney and its affiliates and licensees (the "jcpenney family"). The jcpenney family will use the information in connection with the credit program and for things like creating and updating its records for you, assisting them in better serving you, and providing you with notices of special promotions, marketing materials and tailored offerings. More information about how we use and share information is set forth in the privacy policy for your account.

**Address/Phone Change.** You agree to tell us right away if you change your address or phone number(s). We will contact you at the address or phone number in our records until we update our records with your new address or phone number.

**Consent To Communications.** You consent to us contacting you using all channels of communication and for all purposes. We will use the contact information you provide to us. You also consent to us and any other owner or servicer of your account contacting you using any communication channel. This may include text messages, automatic telephone dialing systems and/or an artificial or prerecorded voice. This consent applies even if you are charged for the call under your phone plan. You are responsible for any charges that may be billed to you by your communications carriers when we contact you.

**Telephone Monitoring.** For quality control, you allow us to listen to and/or record telephone calls between you and us.

## IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

**Closing Your Account.** You may close your account at any time by sending a letter to the address shown on your billing statement or calling customer service. We may close your account at any time, for any reason. If your account is closed, you must stop using it. You must still pay the full amount you owe and this Agreement will remain in effect until you do.

**Collection Costs.** If we ask an attorney who is not our salaried employee to collect your account, we may charge you our collection costs. These include court costs and reasonable attorneys' fees.

**Credit Bureau Reporting.** We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be shown in your credit report. Tell us if you think we reported wrong information about you to a credit bureau. Write to us at P.O. Box 965007, Orlando, FL 32896-5007. Tell us what information is wrong and why you think it is wrong. If you have a copy of the credit report that includes the wrong information, send us a copy.

**Default.** You are in default if you make a late payment, do not follow any other term of this Agreement or become bankrupt or insolvent. If you default or upon your death, we may (a) request payment of the full amount due right away, (b) take legal action to collect the amounts owed, and/or (c) take any other action allowed.

**Disputed Amounts.** The billing rights summary in section IV of this Agreement describes what to do if you think there is a mistake on your bill. If you send us correspondence about a disputed amount or payment, you must send it to the address for billing inquiries. We do not give up any rights under this Agreement if we accept a payment marked "payment in full" or given with any other conditions or limitations.

**Unauthorized Use.** If your card is lost, stolen or used without your consent, call us immediately at 1-866-227-5213. You will not be liable for unauthorized use on your account, but you will be responsible for all use by anyone you give your card to or allow to use your account.

## IMPORTANT INFORMATION ABOUT THIS AGREEMENT

**Assignment.** We may sell, assign or transfer any or all of our rights or duties under this Agreement or your account, including our rights to payments. We do not have to give you prior notice of such action. You may not sell, assign or transfer any of your rights or duties under this Agreement or your account.

**Enforceability.** If any part of this Agreement is found to be void or unenforceable, all other parts of this Agreement will still apply.

**Governing Law.** Except as provided in the Resolving a Dispute with Arbitration section, this Agreement and your account are governed by federal law and, to the extent state law applies, the laws of Utah without regard to its conflicts of law principles. This Agreement has been accepted by us in Utah.

**Waiver.** We may give up some of our rights under this Agreement. If we give up any of our rights in one situation, we do not give up the same right in another situation.



## RESOLVING A DISPUTE WITH ARBITRATION

PLEASE READ THIS SECTION CAREFULLY. IF YOU DO NOT REJECT IT, THIS SECTION WILL APPLY TO YOUR ACCOUNT, AND MOST DISPUTES BETWEEN YOU AND US, AND/OR J. C. PENNEY CORPORATION, INC., WILL BE SUBJECT TO INDIVIDUAL ARBITRATION AS SET FORTH BELOW. THIS MEANS THAT: (1) NEITHER A COURT NOR A JURY WILL RESOLVE ANY SUCH DISPUTE; (2) YOU WILL NOT BE ABLE TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING; (3) LESS INFORMATION WILL BE AVAILABLE; AND (4) APPEAL RIGHTS WILL BE LIMITED.

### • What claims are subject to arbitration

1. If you, we, or J. C. Penney Corporation, Inc. make a demand for arbitration, you, we and/or J. C. Penney Corporation, Inc. must arbitrate any dispute or claim, including, but not limited to, statutory, common law, and equitable claims, between you or any other user of your account, and us, our affiliates, agents and/or J. C. Penney Corporation, Inc. that relates to your account, including, but not limited to, any dispute or claim involving any purchase or credit made with or to, or otherwise involving your account, except as noted below. The parties intend for J. C. Penney Corporation, Inc. to be a third-party beneficiary of this Arbitration section of this Agreement.
2. We will not require you to arbitrate: (1) any individual case in small claims court or your state's equivalent court, so long as it remains an individual case in that court; or (2) a case we file to collect money you owe us. However, if you respond to the collection lawsuit by claiming any wrongdoing, we may require you to arbitrate.
3. Notwithstanding any other language in this section, only a court, not an arbitrator, will decide disputes about the validity, enforceability, coverage or scope of this section or any part thereof (including, without limitation, the next paragraph of this section and/or this sentence). However, any dispute or argument that concerns the validity or enforceability of the Agreement as a whole is for the arbitrator, not a court, to decide.

### • No Class Actions

**YOU AGREE NOT TO PARTICIPATE IN A CLASS, REPRESENTATIVE OR PRIVATE ATTORNEY GENERAL ACTION AGAINST US AND/OR J. C. PENNEY CORPORATION, INC., IN COURT OR ARBITRATION. ALSO, YOU MAY NOT BRING CLAIMS AGAINST US AND/OR J. C. PENNEY CORPORATION, INC., ON BEHALF OF ANY ACCOUNTHOLDER WHO IS NOT AN ACCOUNTHOLDER ON YOUR ACCOUNT, AND YOU AGREE THAT ONLY ACCOUNTHOLDERS ON YOUR ACCOUNT MAY BE JOINED IN A SINGLE ARBITRATION WITH ANY CLAIM YOU HAVE.**

If a court determines that this paragraph is not fully enforceable, only this sentence will remain in force and the remainder will be null and void, and the court's determination shall be subject to appeal. This paragraph does not apply to any lawsuit or administrative proceeding filed against us by a state or federal government agency even when such agency is seeking relief on behalf of a class of borrowers, including you. This means that we will not have the right to compel arbitration of any claim brought by such an agency.

### • How to start an arbitration, and the arbitration process

1. The party who wants to arbitrate must notify the other part(ies) in writing. This notice can be given after the beginning of a lawsuit or in papers filed in the lawsuit. For arbitration demands against Synchrony Bank, your notice must be sent to Synchrony Bank, Legal Operation, P.O. Box 29110, Shawnee Mission, KS 66201-5320, ATTN: ARBITRATION DEMAND. For arbitration demands against J. C. Penney Corporation, Inc., your notice must be sent to Registered Agent/Legal Department, 6501 Legacy Drive, Plano, TX 75024, ATTN: ARBITRATION DEMAND. The party seeking arbitration must select an arbitration administrator, which can be either the American Arbitration Association (AAA), 120 Broadway, Floor 21, New York, NY 10271, www.adr.org, 1-800-778-7879, or JAMS, 620 Eighth Avenue, 34th Floor, New York, NY 10018, www.jamsadr.com, 1-800-352-5267. If neither administrator is able or willing to handle the dispute, then the court will appoint an arbitrator.
2. If a party files a lawsuit in court asserting claim(s) that are subject to arbitration and another party files a motion with the court to compel arbitration, which is granted, it will be the responsibility of the party asserting the claim(s) to commence the arbitration proceeding.
3. The arbitration administrator will appoint the arbitrator and will tell the parties what to do next. The arbitrator must be a lawyer with at least ten years of legal experience. Once appointed, the arbitrator must apply the same law and legal principles, consistent with the FAA, that would apply in court, but may use different procedural rules. If the administrator's rules conflict with this Agreement, this Agreement will control.
4. The arbitration will take place by phone or at a reasonably convenient location. If you ask us to, we will pay all the fees the administrator or arbitrator charges, as long as we believe you are acting in good faith. We will always pay arbitration costs, as well as your legal fees and costs, to the extent you prevail on claims you assert against us in an arbitration proceeding which you have commenced.

### • Governing Law for Arbitration

This Arbitration section of this Agreement is governed by the Federal Arbitration Act (FAA). Utah law shall apply to the extent state law is relevant under the FAA. The arbitrator's decision will be final and binding, except for any appeal right under the FAA. Any court with jurisdiction may enter judgment upon the arbitrator's award.

### • How to reject this section

**You may reject this Arbitration section of this Agreement. If you do that, only a court may be used to resolve any dispute or claim. To reject this section, you must send us a notice within 60 days after you open your account or we first provided you with your right to reject this section. The notice must include your name, address and account number, and must be mailed to Synchrony Bank, P.O. Box 965012, Orlando, FL 32896-5012. This is the only way you can reject this section.**

## SECTION IV: OTHER IMPORTANT INFORMATION JCPENNEY REWARDS MASTERCARD® ACCOUNT AGREEMENT

**NOTICE FOR ACTIVE DUTY MILITARY MEMBERS AND THEIR DEPENDENTS:** The following disclosures apply to you if, at the time your account is opened, you are a "covered borrower" as defined in the Military Lending Act, which includes eligible active duty members of the Armed Forces and their dependents:

1. The provision in this Agreement called "Resolving a Dispute with Arbitration" will not apply to your account.
2. Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed the Annual Percentage Rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).
3. You can call 1-855-367-4541 to hear the information in item 2 (above) and a description of the payment obligation for your account.

The rest of the language in this section of the agreement includes state notices, billing rights summary and rewards terms (if applicable) and is not required to be provided as part of the request for customer agreement.

**JCPENNEY  
[RT36005F]**

T&C DC

ORG-13014\_S214

1/1/2010 - 7/22/2018

**SYNCHRONY BANK**  
**VARIABLE TERMS ADDENDUM**

**Minimum Payment Calculation.** Your total minimum payment will be calculated as follows:

The greater of:

1. The sum of:
  - (a) \$25, or \$35 (which includes any past due amounts) if you have failed to pay at least the total minimum payment due by the due date in any one or more of the prior six billing cycles;  
PLUS
  - (b) Any credit insurance premiums charged in the current billing cycle,
- OR
2. The sum of:
  - (a) The following amounts, rounded up to the next highest whole dollar:
    - (i) Any past due amounts; PLUS
    - (ii) 1% of your new balance shown on your billing statement (excluding any balance in connection with a special promotional purchase with a unique payment calculation;  
PLUS
    - (iii) Any late payment fees charged in the current billing cycle; PLUS
    - (iv) All interest charged in the current billing cycle; PLUS
  - (b) Any credit insurance premiums charged in the current billing cycle; PLUS
  - (c) Any payment due in connection with a special promotional purchase with a unique payment calculation; PLUS
- OR
3. The sum of:
  - (a) Any unpaid interest; PLUS
  - (b) Any credit insurance and other insurance premiums charged in the current billing cycle;  
PLUS
  - (c) Any payment due in connection with a special promotional purchase with a unique payment calculation; PLUS
  - (d) Any past due amounts.

In any event, your total minimum payment will never be more than your new balance. Any total minimum payment due in connection with a special promotional purchase with a unique payment calculation will not be increased, but may be included in the \$25 or \$35 minimum amount otherwise due on your account.





JCPenney



JERRY S FONTAINE  
Account Ending: \*\*\*\* \* 7960

View & Pay Your Bill at  
jcpennymastercard.com  
Customer Service: 1-800-388-7193  
PO Box 965009 Orlando FL 32896-5009

Summary of Account Activity	
Previous Balance	\$1,423.27
- Payments	\$25.00
+ Fees Charged	\$37.00
+ Interest Charged	\$32.87
<b>New Balance</b>	<b>\$1,468.14</b>
Credit Limit	\$1,600.00
Available Credit	None
Cash Advance Limit	\$320.00
Available Cash	None
Statement Closing Date	06/05/2017
Days in Billing Cycle	31
New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. NY State Dept of Financial Services: 1-800-342-3736 <a href="http://www.dfs.ny.gov/consumer/creditdebt.htm">http://www.dfs.ny.gov/consumer/creditdebt.htm</a>	

Payment Information		
New Balance		\$1,468.14
Amount Past Due		\$447.00
Total Minimum Payment Due		\$532.00
Payment Due Date		06/28/2017
<b>Late Payment Warning:</b> If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$37.00.		
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
<div>If you make no additional charges using this card and each month you pay</div>	<div>You will pay off the balance shown on this statement in about</div>	<div>And you will end up paying an estimated total of</div>
Only the Minimum payment	4 years	\$2,053.00
If you would like information about <b>credit counseling services</b> , call 1-877-302-8775.		

Rewards Summary	
Previous Point Balance	842
Points Earned This Statement:	
Purchases outside of JCPenney & jcp.com	0
Points Redeemed	0
New Point Balance	842
Points Needed for a Certificate	158

Earn Rewards at Millions of Places	
* Earn 1 rewards point for every \$1 spent everywhere Mastercard is accepted other than JCPenney Stores and jcp.com	
* Automatically receive a \$10 JCPenney Mastercard rewards certificate for every 1,000 rewards points	
* Redeem JCPenney Mastercard rewards certificates for future purchases at JCPenney Stores or jcp.com	

PLEASE NOTE YOUR MAILED PAYMENT MUST BE RECEIVED BY 5 P.M. (ET) OR YOUR IN-STORE PAYMENT MUST BE RECEIVED DURING STORE HOURS ON THE DUE DATE.  
NOTICE: Your payment may be converted into an electronic debit. See reverse for details, Billing Rights Information and other important information.

PLEASE DETACH AND RETURN THIS STUB WITH YOUR CHECK PAYABLE TO SYNCHRONY BANK.

Account Ending: **** * 7960			
Total Minimum Payment Due	Payment Due Date	New Balance	
\$532.00	06/28/2017	\$1,468.14	

FILL IN TOTAL PAID \$

New address or email? Print changes on the back.

JERRY S FONTAINE  
24 LONGHORN DR  
WEST HENRIETTA NY 14586-9739



Synchrony Bank/JCP  
P.O. Box 960090  
Orlando FL 32896-0090



00532000002500 005320000146814 000546680 2004207 96010

The JCPenney Gold / Platinum Credit Card Program

The JCPenney Gold / Platinum Credit Card program offers special benefits exclusively for JCPenney Gold / Platinum Credit Cardmembers, including a passbook with special offers and discounts, savings events, and free shipping events.

You must spend \$500 or more on merchandise or services at JCPenney Stores or jcp.com with your JCPenney credit card in a calendar year to earn or maintain JCPenney Gold Status. Spend \$1,000 or more on merchandise or services at JCPenney Stores or jcp.com with your JCPenney credit card in a calendar year to earn or maintain JCPenney Platinum Status. Please allow up to 2 billing cycles for your JCPenney Gold/Platinum Status to apply after meeting applicable threshold. We reserve the right to change or cancel the JCPenney Gold / Platinum Program or any/all of its benefits at any time without notice. If your account is not in good standing and/or you no longer meet our criteria, you may be ineligible for the JCPenney Gold / Platinum Program and/or unable to take advantage of JCPenney Gold / Platinum promotions. The JCPenney Gold / Platinum benefits are available only while you are a resident of the 48 contiguous United States, PR and AK. The JCPenney Gold / Platinum Program is provided by Synchrony Bank.

**Customer Service:** For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: P.O. Box 965009, Orlando, FL 32896-5009. Please include your account number on any correspondence you send to us.  
**Payments:** Send payments to P.O. Box 960090, Orlando, FL 32896-0090 or pay online.  
**Notice:** See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965008, Orlando, FL 32896-5008.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530945, Atlanta, GA 30353-0945 and not the Payment Address.**

**What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, write to us at the Billing Inquiries address of:

Synchrony Bank, P.O. Box 965008, Orlando, FL 32896-5008  
Or, complete and email or fax the Dispute Form found at: [www.jcpennymastercard.com](http://www.jcpennymastercard.com)

In your letter, give us the following information:

- **Account information:** Your name and account number.
  - **Dollar amount:** The dollar amount of the suspected error.
  - **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.
- You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**Your Rights if You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing (or electronically) at:

Synchrony Bank, P.O. Box 965008, Orlando, FL 32896-5008  
([www.jcpennymastercard.com](http://www.jcpennymastercard.com))

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

**Information About Payments:** You may at any time pay, in whole or

in part, the total unpaid balance without any additional charge for prepayment. Mailed payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address, (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. Under ordinary circumstances, any payments made at a JCPenney store will be credited as of the day you make such a payment. Alternatively you may make your payment online at the website address shown on your billing statement, provided you make your payment in U.S. dollars from a bank located in the U.S. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount, or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965008, Orlando, FL 32896-5008.

**Credits To Your Account:** An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.  
**Credit Reports And Account Information:** If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965007, Orlando, FL 32896-5007. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**Balance Subject To Interest Charge Calculation**  
**Daily Balance method:** We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

**Bankruptcy Notice:** If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.  
**Your account is owned and serviced by Synchrony Bank.**

01G15433-1-06/25/14

This is an attempt to collect a debt and any information obtained will be used for that purpose.


\*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

<input type="checkbox"/>	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with JCPenney so you can receive special offers and updates.





# CLEARANCE

THOUSANDS OF ITEMS UNDER \$10

## NEW MARKDOWNS!

# 60-80% OFF

Selections may vary by store, while supplies last. Percentages off original or regular prices. Actual savings may exceed stated percentage off. "Original" and "regular" prices are offering prices that may not have resulted in sales, and intermediate markdowns may have been taken. "Original" prices may not have been in effect during the past 10 days or in all trade areas. JCPenney reserves the right to limit returns or exchanges without a valid receipt.

Transaction Summary												
Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount								
Other Transactions												
05/17	05/17	85466804G01QN76YJ	PAYMENT - THANK YOU	(\$25.00)								
			FEES									
05/28	05/28		LATE FEE	\$37.00								
			TOTAL FEES FOR THIS PERIOD	\$37.00								
			INTEREST CHARGED									
06/05	06/05		INTEREST CHARGE ON PURCHASES	\$32.87								
06/05	06/05		INTEREST CHARGE ON CASH ADVANCES	\$0.00								
			TOTAL INTEREST FOR THIS PERIOD	\$32.87								
<table><tr><th colspan="2">2017 Totals Year-to-Date</th></tr><tr><td>Total Fees Charged in 2017</td><td>\$222.00</td></tr><tr><td>Total Interest Charged in 2017</td><td>\$175.13</td></tr><tr><td>Total Interest Paid in 2017</td><td>\$0.00</td></tr></table>					2017 Totals Year-to-Date		Total Fees Charged in 2017	\$222.00	Total Interest Charged in 2017	\$175.13	Total Interest Paid in 2017	\$0.00
2017 Totals Year-to-Date												
Total Fees Charged in 2017	\$222.00											
Total Interest Charged in 2017	\$175.13											
Total Interest Paid in 2017	\$0.00											

Interest Charge Calculation				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject To Interest Rate	Interest Charged
Purchases	NA	26.99%	\$1,433.69	\$32.87
Cash Advances	NA	26.99%	\$0.00	\$0.00

## MAJOR APPLIANCES

FROM YOUR FAVORITE BRANDS



Life's Good



GE APPLIANCES

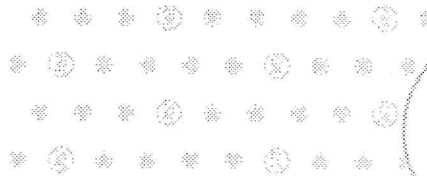
IN SELECT STORES OR  
[JCP.COM/APPLIANCES](http://JCP.COM/APPLIANCES)



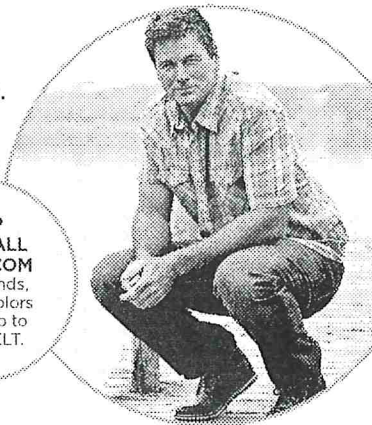


# IT'S A BIG DEAL

PLAY-IT-COOL STYLES. KEEP-IT-REAL SIZES.



SHOP  
BIG & TALL  
AT JCP.COM  
More brands,  
styles & colors  
in sizes up to  
6XL & 5XLT.



## BIG & TALL



JERRY S FONTAINE  
Account Ending: \*\*\*\*\* 7960

View & Pay Your Bill at  
jcpennymastercard.com  
Customer Service: 1-800-388-7193  
PO Box 965009 Orlando FL 32896-5009

Summary of Account Activity	
Previous Balance	\$1,355.65
+ Fees Charged	\$37.00
+ Interest Charged	\$30.62
<b>New Balance</b>	<b>\$1,423.27</b>
Credit Limit	\$1,600.00
Available Credit	None
Cash Advance Limit	\$320.00
Available Cash	None
Statement Closing Date	05/05/2017
Days in Billing Cycle	30
New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. NY State Dept of Financial Services: 1-800-342-3736 <a href="http://www.dfs.ny.gov/consumer/creditdebt.htm">http://www.dfs.ny.gov/consumer/creditdebt.htm</a>	

Payment Information		
New Balance	\$1,423.27	
Amount Past Due	\$390.00	
Total Minimum Payment Due	\$472.00	
Payment Due Date	05/28/2017	
<b>Late Payment Warning:</b> If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$37.00.		
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
<div>If you make no additional charges using this card and each month you pay</div>	<div>You will pay off the balance shown on this statement in about</div>	<div>And you will end up paying an estimated total of</div>
Only the Minimum payment	4 years	\$2,032.00
If you would like information about <b>credit counseling services</b> , call 1-877-302-8775.		

Rewards Summary	
Previous Point Balance	842
Points Earned This Statement:	
Purchases outside of JCPenney & jcp.com	0
Points Redeemed	0
New Point Balance	842
Points Needed for a Certificate	158

Earn Rewards at Millions of Places	
* Earn 1 rewards point for every \$1 spent everywhere Mastercard is accepted other than JCPenney Stores and jcp.com	
* Automatically receive a \$10 JCPenney Mastercard rewards certificate for every 1,000 rewards points	
* Redeem JCPenney Mastercard rewards certificates for future purchases at JCPenney Stores or jcp.com	

PLEASE NOTE YOUR MAILED PAYMENT MUST BE RECEIVED BY 5 P.M. (ET) OR YOUR IN-STORE PAYMENT MUST BE RECEIVED DURING STORE HOURS ON THE DUE DATE.

NOTICE: Your payment may be converted into an electronic debit. See reverse for details, Billing Rights Information and other important information.

PLEASE DETACH AND RETURN THIS STUB WITH YOUR CHECK PAYABLE TO SYNCHRONY BANK.

Account Ending: ***** 7960			
Total Minimum Payment Due	Payment Due Date	New Balance	
\$472.00	05/28/2017	\$1,423.27	

FILL IN TOTAL PAID \$

New address or email? Print changes on the back.

JERRY S FONTAINE  
24 LONGHORN DR  
WEST HENRIETTA NY 14586-9739



Synchrony Bank/JCP  
P.O. Box 960090  
Orlando FL 32896-0090



00472000016100 004720000142327 000546680 2004207 96010



The JCPenney Gold / Platinum Credit Card Program

The JCPenney Gold / Platinum Credit Card program offers special benefits exclusively for JCPenney Gold / Platinum Credit Cardmembers, including a passbook with special offers and discounts, savings events, and free shipping events.

You must spend \$500 or more on merchandise or services at JCPenney Stores or jcp.com with your JCPenney credit card in a calendar year to earn or maintain JCPenney Gold Status. Spend \$1,000 or more on merchandise or services at JCPenney Stores or jcp.com with your JCPenney credit card in a calendar year to earn or maintain JCPenney Platinum Status. Please allow up to 2 billing cycles for your JCPenney Gold/Platinum Status to apply after meeting applicable threshold. We reserve the right to change or cancel the JCPenney Gold / Platinum Program or any/all of its benefits at any time without notice. If your account is not in good standing and/or you no longer meet our criteria, you may be ineligible for the JCPenney Gold / Platinum Program and/or unable to take advantage of JCPenney Gold / Platinum promotions. The JCPenney Gold / Platinum benefits are available only while you are a resident of the 48 contiguous United States, PR and AK. The JCPenney Gold / Platinum Program is provided by Synchrony Bank.

**Customer Service:** For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: P.O. Box 965009, Orlando, FL 32896-5009. Please include your account number on any correspondence you send to us.  
**Payments:** Send payments to P.O. Box 960090, Orlando, FL 32896-0090 or pay online.  
**Notice:** See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965008, Orlando, FL 32896-5008.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530945, Atlanta, GA 30353-0945 and not the Payment Address.**

**What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, write to us at the Billing Inquiries address of:

Synchrony Bank, P.O. Box 965008, Orlando, FL 32896-5008  
Or, complete and email or fax the Dispute Form found at: [www.jcpennymastercard.com](http://www.jcpennymastercard.com)

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (**Note:** Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing (or electronically) at:

Synchrony Bank, P.O. Box 965008, Orlando, FL 32896-5008  
([www.jcpennymastercard.com](http://www.jcpennymastercard.com))

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

**Information About Payments:** You may at any time pay, in whole or

**in part, the total unpaid balance without any additional charge for prepayment.** Mailed payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address, (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. Under ordinary circumstances, any payments made at a JCPenney store will be credited as of the day you make such a payment. Alternatively you may make your payment online at the website address shown on your billing statement, provided you make your payment in U.S. dollars from a bank located in the U.S. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965008, Orlando, FL 32896-5008.

**Credits To Your Account:** An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

**Credit Reports And Account Information:** If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965007, Orlando, FL 32896-5007. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**Balance Subject To Interest Charge Calculation**  
**Daily Balance method:** We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

**Bankruptcy Notice:** If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

**Your account is owned and serviced by Synchrony Bank.**

01G15433 - 1 - 06/25/14

This is an attempt to collect a debt and any information obtained will be used for that purpose.

\*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

<input type="checkbox"/>	Street _____
<input type="checkbox"/>	Address _____
<input type="checkbox"/>	City, State _____
<input type="checkbox"/>	ZIP _____
<input type="checkbox"/>	Phone # _____
<input type="checkbox"/>	Email _____
	Home Phone # _____ Business Phone # _____ *Cell # or other phone # _____ Email Address _____ we can use to contact you

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with JCPenney so you can receive special offers and updates.





Transaction Summary				
Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
<b>FEES</b>				
04/28	04/28		LATE FEE	\$37.00
			<b>TOTAL FEES FOR THIS PERIOD</b>	<b>\$37.00</b>
<b>INTEREST CHARGED</b>				
05/05	05/05		INTEREST CHARGE ON PURCHASES	\$30.62
05/05	05/05		INTEREST CHARGE ON CASH ADVANCES	\$0.00
			<b>TOTAL INTEREST FOR THIS PERIOD</b>	<b>\$30.62</b>
<b>2017 Totals Year-to-Date</b>				
Total Fees Charged in 2017			\$185.00	
Total Interest Charged in 2017			\$142.26	
Total Interest Paid in 2017			\$0.00	

Interest Charge Calculation				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject To Interest Rate	Interest Charged
Purchases	NA	26.99%	\$1,380.17	\$30.62
Cash Advances	NA	26.99%	\$0.00	\$0.00





JCPenney



JERRY S FONTAINE  
Account Ending: \*\*\*\* \* 7960

View & Pay Your Bill at  
jcpennymastercard.com  
Customer Service: 1-800-388-7193  
PO Box 965009 Orlando FL 32896-5009

Summary of Account Activity	
Previous Balance	\$1,288.53
+ Fees Charged	\$37.00
+ Interest Charged	\$30.12
<b>New Balance</b>	<b>\$1,355.65</b>
Credit Limit	\$1,600.00
Available Credit	None
Cash Advance Limit	\$320.00
Available Cash	None
Statement Closing Date	04/05/2017
Days in Billing Cycle	31
New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. NY State Dept of Financial Services: 1-800-342-3736 <a href="http://www.dfs.ny.gov/consumer/creditdebt.htm">http://www.dfs.ny.gov/consumer/creditdebt.htm</a>	

Payment Information							
New Balance	\$1,355.65						
Amount Past Due	\$309.00						
Total Minimum Payment Due	\$390.00						
Payment Due Date	04/28/2017						
<b>Late Payment Warning:</b> If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$37.00.							
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:							
<table><tr><td>If you make no additional charges using this card and each month you pay...</td><td>You will pay off the balance shown on this statement in about...</td><td>And you will end up paying an estimated total of...</td></tr><tr><td>Only the Minimum payment</td><td>4 years</td><td>\$1,987.00</td></tr></table>		If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...	Only the Minimum payment	4 years	\$1,987.00
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...					
Only the Minimum payment	4 years	\$1,987.00					
If you would like information about <b>credit counseling services</b> , call 1-877-302-8775.							
<b>Earn Rewards at Millions of Places</b>							
* Earn 1 rewards point for every \$1 spent everywhere Mastercard is accepted other than JCPenney Stores and jcp.com							
* Automatically receive a \$10 JCPenney Mastercard rewards certificate for every 1,000 rewards points							
* Redeem JCPenney Mastercard rewards certificates for future purchases at JCPenney Stores or jcp.com							

Rewards Summary	
Previous Point Balance	842
Points Earned This Statement:	
Purchases outside of JCPenney & jcp.com	0
Points Redeemed	0
New Point Balance	842
Points Needed for a Certificate	158

PLEASE NOTE YOUR MAILED PAYMENT MUST BE RECEIVED BY 5 P.M. (ET) OR YOUR IN-STORE PAYMENT MUST BE RECEIVED DURING STORE HOURS ON THE DUE DATE.

NOTICE: Your payment may be converted into an electronic debit. See reverse for details, Billing Rights Information and other important information.

PLEASE DETACH AND RETURN THIS STUB WITH YOUR CHECK PAYABLE TO SYNCHRONY BANK.

Account Ending: **** * 7960			
Total Minimum Payment Due	Payment Due Date	New Balance	
\$390.00	04/28/2017	\$1,355.65	

FILL IN TOTAL PAID

\$

New address or email? Print changes on the back.

JERRY S FONTAINE  
24 LONGHORN DR  
WEST HENRIETTA NY 14586-9739



Synchrony Bank/JCP  
P.O. Box 960090  
Orlando FL 32896-0090

00390000016100 003900000135565 000546680 2004207 96010



The JCPenney Gold / Platinum Credit Card Program

The JCPenney Gold / Platinum Credit Card program offers special benefits exclusively for JCPenney Gold / Platinum Credit Cardmembers, including a passbook with special offers and discounts, savings events, and free shipping events.

You must spend \$500 or more on merchandise or services at JCPenney Stores or jcp.com with your JCPenney credit card in a calendar year to earn or maintain JCPenney Gold Status. Spend \$1,000 or more on merchandise or services at JCPenney Stores or jcp.com with your JCPenney credit card in a calendar year to earn or maintain JCPenney Platinum Status. Please allow up to 2 billing cycles for your JCPenney Gold/Platinum Status to apply after meeting applicable threshold. We reserve the right to change or cancel the JCPenney Gold / Platinum Program or any/all of its benefits at any time without notice. If your account is not in good standing and/or you no longer meet our criteria, you may be ineligible for the JCPenney Gold / Platinum Program and/or unable to take advantage of JCPenney Gold / Platinum promotions. The JCPenney Gold / Platinum benefits are available only while you are a resident of the 48 contiguous United States, PR and AK. The JCPenney Gold / Platinum Program is provided by Synchrony Bank.

**Customer Service:** For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965009, Orlando, FL 32896-5009.** Please include your account number on any correspondence you send to us.  
**Payments:** Send payments to P.O. Box 960090, Orlando, FL 32896-0090 or pay online.  
**Notice:** See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965008, Orlando, FL 32896-5008

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530945, Atlanta, GA 30353-0945 and not the Payment Address.**

**What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, write to us at the Billing Inquiries address of:

Synchrony Bank, P.O. Box 965008, Orlando, FL 32896-5008  
Or, complete and email or fax the Dispute Form found at: [www.jcpennymastercard.com](http://www.jcpennymastercard.com)

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.

• **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (**Note:** Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing (or electronically) at:

Synchrony Bank, P.O. Box 965008, Orlando, FL 32896-5008  
([www.jcpennymastercard.com](http://www.jcpennymastercard.com))

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

**Information About Payments:** You may at any time pay, in whole or

**in part, the total unpaid balance without any additional charge for prepayment.** Mailed payments received after 5:00 p.m. (ET) on any day

will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address, (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. Under ordinary circumstances, any payments made at a JCPenney store will be credited as of the day you make such a payment. Alternatively you may make your payment online at the website address shown on your billing statement, provided you make your payment in U.S. dollars from a bank located in the U.S. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount, or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965008, Orlando, FL 32896-5008.

**Credits To Your Account:** An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

**Credit Reports And Account Information:** If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965007, Orlando, FL 32896-5007.

In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**Balance Subject To Interest Charge Calculation**

**Daily Balance method:** We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

**Bankruptcy Notice:** If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

**Your account is owned and serviced by Synchrony Bank.**

01G15433 - 1 - 06/25/14

This is an attempt to collect a debt and any information obtained will be used for that purpose.


\*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below:

<input type="checkbox"/>	Street _____				
	Address _____				
	City, State _____				
	ZIP _____				
	Phone # _____				
	Email _____	Home Phone # _____	Business Phone # _____	*Cell # or other phone # _____ we can use to contact you	Email Address _____

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with JCPenney so you can receive special offers and updates.





# CLEARANCE

THOUSANDS OF ITEMS UNDER \$10

## NEW MARKDOWNS!

# 60-80% OFF

Selections may vary by store, while supplies last. Percentages off original or regular prices. Actual savings may exceed stated percentage off. "Original" and "Regular" prices are offering prices that may not have resulted in sales, and intermediate markdowns may have been taken. "Original" prices may not have been in effect during the past 90 days or in all trade areas. JCPenney reserves the right to limit returns or exchanges without a valid receipt.

Transaction Summary				
Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
03/28	03/28		FEES	
			LATE FEE	\$37.00
			TOTAL FEES FOR THIS PERIOD	\$37.00
04/05	04/05		INTEREST CHARGED	
			INTEREST CHARGE ON PURCHASES	\$30.12
			INTEREST CHARGE ON CASH ADVANCES	\$0.00
			TOTAL INTEREST FOR THIS PERIOD	\$30.12
2017 Totals Year-to-Date				
Total Fees Charged in 2017			\$148.00	
Total Interest Charged in 2017			\$111.64	
Total Interest Paid in 2017			\$0.00	

Interest Charge Calculation				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject To Interest Rate	Interest Charged
Purchases	NA	26.99%	\$1,313.69	\$30.12
Cash Advances	NA	26.99%	\$0.00	\$0.00

**Cardmember News & Information**

Important Update to the terms of your JCPenney Rewards program:  
 Effective in July 2017, the maximum number of points that you can receive in a single purchase transaction is 2,000 points ("Point Maximum") regardless of the amount of the qualifying purchase. Exclusions apply. Please also note that Perk Rewards for Shoes and Bras will be discontinued as part of these program changes. See [www.jcpennyrwards.com](http://www.jcpennyrwards.com) or call 1-888-527-7937 starting in July for details on updated program benefits and for your new JCPenney Rewards program terms.

Remember - our best rewards come with the JCPenney credit card! Qualifying purchases made with the JCPenney credit card earn rewards points two times faster, and points don't expire as long as your Rewards account is active.

## MAJOR APPLIANCES

IN SELECT STORES & JCP.COM

prices effective March 2-May 16





**18 MONTHS**

available on qualifying major appliance purchases of \$499 or more made 3/1/17-5/16/17 on a JCPenney Credit Card. Must request at time of purchase. Subject to credit approval. Minimum monthly payments required. See store associate or [jcp.com/appliances](http://jcp.com/appliances) for details.

**FREE DELIVERY**

& BASIC INSTALLATION on all appliance purchases over \$499. See store associate or [jcp.com/appliances](http://jcp.com/appliances) for details.



UP TO

**20% OFF**

MAJOR APPLIANCES

select models  
GE, GE Profile and GE Cafe  
limited to 10% off.



# BILLION DOLLAR JEWELRY SALE

IN STORE & JCP.COM MARCH 12-26



JERRY S FONTAINE  
Account Ending: \*\*\*\* \* 7960

View & Pay Your Bill at  
jcpennymastercard.com  
Customer Service: 1-800-388-7193  
PO Box 965009 Orlando FL 32896-5009

## Summary of Account Activity

Previous Balance	\$1,225.73
+ Fees Charged	\$37.00
+ Interest Charged	\$25.80
<b>New Balance</b>	<b>\$1,288.53</b>
Credit Limit	\$1,600.00
Available Credit	None
Cash Advance Limit	\$320.00
Available Cash	None
Statement Closing Date	03/05/2017
Days in Billing Cycle	28

New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods.  
NY State Dept of Financial Services:  
1-800-342-3736  
<http://www.dfs.ny.gov/consumer/creditdebt.htm>

## Payment Information

New Balance	\$1,288.53
Amount Past Due	\$233.00
Total Minimum Payment Due	\$309.00
Payment Due Date	03/28/2017

**Late Payment Warning:** If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$37.00.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.  
For example:

* If you make no additional charges using this card and each month you pay...	* You will pay off the balance shown on this statement in about...	* And you will end up paying an estimated total of...
Only the Minimum payment	4 years	\$1,943.00

If you would like information about **credit counseling services**, call 1-877-302-8775.

## Rewards Summary

Previous Point Balance	842
Points Earned This Statement:	
Purchases outside of JCPenney & jcp.com	0
Points Redeemed	0
New Point Balance	842
Points Needed for a Certificate	158

## Earn Rewards at Millions of Places

- \* Earn 1 rewards point for every \$1 spent everywhere MasterCard is accepted other than JCPenney Stores and jcp.com
- \* Automatically receive a \$10 JCPenney MasterCard rewards certificate for every 1,000 rewards points
- \* Redeem JCPenney MasterCard rewards certificates for future purchases at JCPenney Stores or jcp.com

**PLEASE NOTE YOUR MAILED PAYMENT MUST BE RECEIVED BY 5 P.M. (ET) OR YOUR IN-STORE PAYMENT MUST BE RECEIVED DURING STORE HOURS ON THE DUE DATE.**

**NOTICE:** Your payment may be converted into an electronic debit. See reverse for details, Billing Rights Information and other important information.

PLEASE DETACH AND RETURN THIS STUB WITH YOUR CHECK PAYABLE TO SYNCHRONY BANK.

Account Ending: \*\*\*\* \* 7960

Total Minimum Payment Due	Amount Past Due	Payment Due Date	New Balance
\$309.00	\$233.00	03/28/2017	\$1,288.53

FILL IN TOTAL PAID \$

New address or email? Print changes on the back.

JERRY S FONTAINE  
24 LONGHORN DR  
WEST HENRIETTA NY 14586-9739



Synchrony Bank/JCP  
P.O. Box 960090  
Orlando FL 32896-0090

00309000016100 003090000128853 000546680 2004207 96010



The JCPenney Gold / Platinum Credit Card Program

The JCPenney Gold / Platinum Credit Card program offers special benefits exclusively for JCPenney Gold / Platinum Credit Cardmembers, including a passbook with special offers and discounts, savings events, and free shipping events.

You must spend \$500 or more on merchandise or services at JCPenney Stores or jcp.com with your JCPenney credit card in a calendar year to earn or maintain JCPenney Gold Status. Spend \$1,000 or more on merchandise or services at JCPenney Stores or jcp.com with your JCPenney credit card in a calendar year to earn or maintain JCPenney Platinum Status. Please allow up to 2 billing cycles for your JCPenney Gold/Platinum Status to apply after meeting applicable threshold. We reserve the right to change or cancel the JCPenney Gold / Platinum Program or any/all of its benefits at any time without notice. If your account is not in good standing and/or you no longer meet our criteria, you may be ineligible for the JCPenney Gold / Platinum Program and/or unable to take advantage of JCPenney Gold / Platinum promotions. The JCPenney Gold / Platinum benefits are available only while you are a resident of the 48 contiguous United States, PR and AK. The JCPenney Gold / Platinum Program is provided by Synchrony Bank.

**Customer Service:** For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: P.O. Box 965009, Orlando, FL 32896-5009. Please include your account number on any correspondence you send to us.  
**Payments:** Send payments to P.O. Box 965009, Orlando, FL 32896-5009 or pay online.  
**Notice:** See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965008, Orlando, FL 32896-5008.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530945, Atlanta, GA 30353-0945 and not the Payment Address.**

**What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, write to us at the Billing Inquiries address of:

Synchrony Bank, P.O. Box 965008, Orlando, FL 32896-5008  
Or, complete and email or fax the Dispute Form found at [www.jcpennymastercard.com](http://www.jcpennymastercard.com)

In your letter, give us the following information:

• **Account information:** Your name and account number.

• **Dollar amount:** The dollar amount of the suspected error.

• **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

• We cannot try to collect the amount in question, or report you as delinquent on that amount.

• The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

• While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

• We can apply any unpaid amount against your credit limit.

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (**Note:** Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing (or electronically) at: Synchrony Bank, P.O. Box 965008, Orlando, FL 32896-5008 ([www.jcpennymastercard.com](http://www.jcpennymastercard.com))

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

**Information About Payments:** You may at any time pay, in whole or

**in part, the total unpaid balance without any additional charge for prepayment.** Mailed payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address, (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. Under ordinary circumstances, any payments made at a JCPenney store will be credited as of the day you make such a payment. Alternatively you may make your payment online at the website address shown on your billing statement, provided you make your payment in U.S. dollars from a bank located in the U.S. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965008, Orlando, FL 32896-5008.

**Credits To Your Account:** An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

**Credit Reports And Account Information:** If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965007, Orlando, FL 32896-5007.

In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**Balance Subject To Interest Charge Calculation**

**Daily Balance method:** We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

**Bankruptcy Notice:** If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965050, Orlando, FL 32896-5050.

**Your account is owned and serviced by Synchrony Bank.**

01G5433-1-06/25/14

This is an attempt to collect a debt and any information obtained will be used for that purpose.

\*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

<input type="checkbox"/>	Street _____			
	Address _____			
	City, State _____			
	ZIP _____			
	Phone # _____			
	Email _____			
	Home Phone # _____	Business Phone # _____	*Cell # or other phone # _____	Email Address _____
			we can use to contact you	

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with JCPenney so you can receive special offers and updates.



# 30-50% OFF HOME SALE

select styles

IN STORE & JCP.COM MARCH 9-26

## Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
<b>FEES</b>				
02/28	02/28		LATE FEE	\$37.00
			<b>TOTAL FEES FOR THIS PERIOD</b>	<b>\$37.00</b>
<b>INTEREST CHARGED</b>				
03/05	03/05		INTEREST CHARGE ON PURCHASES	\$25.80
03/05	03/05		INTEREST CHARGE ON CASH ADVANCES	\$0.00
			<b>TOTAL INTEREST FOR THIS PERIOD</b>	<b>\$25.80</b>
<b>2017 Totals Year-to-Date</b>				
Total Fees Charged in 2017				\$111.00
Total Interest Charged in 2017				\$81.52
Total Interest Paid in 2017				\$0.00

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject To Interest Rate	Interest Charged
Purchases	NA	26.99%	\$1,245.98	\$25.80
Cash Advances	NA	26.99%	\$0.00	\$0.00

## Cardmember News & Information

YOUR ACCOUNT IS PAST DUE. PLEASE PAY THE MINIMUM PAYMENT DUE OR CONTACT THIS OFFICE AT THE PHONE NUMBER LISTED ON YOUR STATEMENT.

Please Note: Enclosed is the Privacy Policy for this account. Please take a moment to read it, then keep it with other financial documents. If you have previously exercised your choice under the policy, you do not need to do so again.

Important Update to the terms of your JCPenney Rewards program:

Effective in July 2017, the maximum number of points that you can receive in a single purchase transaction is 2,000 points ("Point Maximum") regardless of the amount of the qualifying purchase. Exclusions apply. Please also note that Perk Rewards for Shoes and Bras will be discontinued as part of these program changes. See [www.jcpennyrwards.com](http://www.jcpennyrwards.com) or call 1-888-527-7937 starting in July for details on updated program benefits and for your new JCPenney Rewards program terms.

Remember - our best rewards come with the JCPenney credit card! Qualifying purchases made with the JCPenney credit card earn rewards points two times faster, and points don't expire as long as your Rewards account is active.



FOR YOUR BEST TRESSED

# Spring

GET STYLED AND SAVE AT A SALON NEAR YOU

Book your appointment today at  
[jcp.com/salon-appointments](http://jcp.com/salon-appointments)

jcpsalon

JOIN US AS WE BECOME  
**SALON InStyle**





SOFT TOUCHES OF LUXURY AT A REFRESHING PRICE  
**INTRODUCING TWO NEW BATH TOWELS FROM ROYAL VELVET**  
 Verona sculpted & Luxury Egyptian cotton loops

- Royal Velvet Luxury 30x58" solid bath towel with 100% Egyptian cotton loops
- luxuriously soft & oversized
- ultra absorbent & fade resistant
- Luxury towel available in 13 colors, Verona in 4
- coordinating Luxury 17x24" bath rug also available

ROYAL VELVET

SHOP THE ROYAL VELVET COLLECTION IN STORE & AT JCP.COM

JCPenney



JERRY S FONTAINE  
 Account Ending: \*\*\*\* \* 7960

View & Pay Your Bill at  
 jcpennymastercard.com  
 Customer Service: 1-800-388-7193  
 PO Box 965009 Orlando FL 32896-5009

**Summary of Account Activity**

Previous Balance	\$1,161.56
+ Fees Charged	\$37.00
+ Interest Charged	\$27.17
<b>New Balance</b>	<b>\$1,225.73</b>
Credit Limit	\$1,600.00
Available Credit	None
Cash Advance Limit	\$320.00
Available Cash	None
Statement Closing Date	02/05/2017
Days in Billing Cycle	31

New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods.  
 NY State Dept of Financial Services:  
 1-800-342-3736  
<http://www.dfs.ny.gov/consumer/creditdebt.htm>

**Payment Information**

New Balance	\$1,225.73
Amount Past Due	\$156.00
Total Minimum Payment Due	\$233.00
Payment Due Date	02/28/2017

**Late Payment Warning:** If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$37.00.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.  
 For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the Minimum payment	4 years	\$1,904.00

If you would like information about **credit counseling services**, call 1-877-302-8775.

**Rewards Summary**

Previous Point Balance	842
Points Earned This Statement:	
Purchases outside of JCPenney & jcp.com	0
Points Redeemed	0
New Point Balance	842
Points Needed for a Certificate	158

**Earn Rewards at Millions of Places**

\* Earn 1 rewards point for every \$1 spent everywhere MasterCard is accepted other than JCPenney Stores and jcp.com  
 \* Automatically receive a \$10 JCPenney MasterCard rewards certificate for every 1,000 rewards points  
 \* Redeem JCPenney MasterCard rewards certificates for future purchases at JCPenney Stores or jcp.com

**PLEASE NOTE YOUR MAILED PAYMENT MUST BE RECEIVED BY 5 P.M. (ET) OR YOUR IN-STORE PAYMENT MUST BE RECEIVED DURING STORE HOURS ON THE DUE DATE.**

**NOTICE:** Your payment may be converted into an electronic debit. See reverse for details, Billing Rights Information and other important information.

PLEASE DETACH AND RETURN THIS STUB WITH YOUR CHECK PAYABLE TO SYNCHRONY BANK.

Account Ending: \*\*\*\* \* 7960

Total Minimum Payment Due	Amount Past Due	Payment Due Date	New Balance
\$233.00	\$156.00	02/28/2017	\$1,225.73

FILL IN TOTAL PAID

\$

New address or email? Print changes on the back.

JERRY S FONTAINE  
 24 LONGHORN DR  
 WEST HENRIETTA NY 14586-9739



Synchrony Bank/JCP  
 P.O. Box 960090  
 Orlando FL 32896-0090

00233000016100 002330000122573 000546680 2004207 96010

The JCPenney Gold / Platinum Credit Card Program

The JCPenney Gold / Platinum Credit Card program offers special benefits exclusively for JCPenney Gold / Platinum Credit Cardmembers, including a passbook with special offers and discounts, savings events, and free shipping events.

You must spend \$500 or more on merchandise or services at JCPenney Stores or jcp.com with your JCPenney credit card in a calendar year to earn or maintain JCPenney Gold Status. Spend \$1,000 or more on merchandise or services at JCPenney Stores or jcp.com with your JCPenney credit card in a calendar year to earn or maintain JCPenney Platinum Status. Please allow up to 2 billing cycles for your JCPenney Gold/Platinum Status to apply after meeting applicable threshold. We reserve the right to change or cancel the JCPenney Gold / Platinum Program or any/all of its benefits at any time without notice. If your account is not in good standing and/or you no longer meet our criteria, you may be ineligible for the JCPenney Gold / Platinum Program and/or unable to take advantage of JCPenney Gold / Platinum promotions. The JCPenney Gold / Platinum benefits are available only while you are a resident of the 48 contiguous United States, PR and AK. The JCPenney Gold / Platinum Program is provided by Synchrony Bank.

**Customer Service:** For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: P.O. Box 965009, Orlando, FL 32896-5009. Please include your account number on any correspondence you send to us.  
**Payments:** Send payments to P.O. Box 960090, Orlando, FL 32896-0090 or pay online.  
**Notice:** See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965008, Orlando, FL 32896-5008.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530945, Atlanta, GA 30353-0945 and not the Payment Address.**

**What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, write to us at the Billing Inquiries address of:

Synchrony Bank, P.O. Box 965008, Orlando, FL 32896-5008  
Or, complete and email or fax the Dispute Form found at: [www.jcpennymastercard.com](http://www.jcpennymastercard.com)

In your letter, give us the following information:  
• **Account information:** Your name and account number.  
• **Dollar amount:** The dollar amount of the suspected error.  
• **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.  
You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing (or electronically) at: Synchrony Bank, P.O. Box 965008, Orlando, FL 32896-5008 ([www.jcpennymastercard.com](http://www.jcpennymastercard.com))

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

**Information About Payments: You may at any time pay, in whole or**

**in part, the total unpaid balance without any additional charge for prepayment.**

Mailed payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address, (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. Under ordinary circumstances, any payments made at a JCPenney store will be credited as of the day you make such a payment. Alternatively you may make your payment online at the website address shown on your billing statement, provided you make your payment in U.S. dollars from a bank located in the U.S. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount, or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965008, Orlando, FL 32896-5008.

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In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**Balance Subject To Interest Charge Calculation**

**Daily Balance method:** We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

**Bankruptcy Notice:** If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

**Your account is owned and serviced by Synchrony Bank.**

01G5433 - 1 - 06/25/14

This is an attempt to collect a debt and any information obtained will be used for that purpose.

\*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

<input type="checkbox"/>	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with JCPenney so you can receive special offers and updates.





# CLEARANCE

THOUSANDS OF ITEMS UNDER \$10

## NEW MARKDOWNS!

# 60-80% OFF

Selections may vary by store, while supplies last. Percentages off original or regular prices. Actual savings may exceed stated percentage off. "Original" and "Regular" prices are offering prices that may not have resulted in sales, and intermediate markdowns may have been taken. "Original" prices may not have been in effect during the past 90 days or in all trade areas. JCPenney reserves the right to limit returns or exchanges without a valid receipt.

Transaction Summary										
Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount						
01/28	01/28		<b>FEES</b>							
			LATE FEE	\$37.00						
			<b>TOTAL FEES FOR THIS PERIOD</b>	\$37.00						
02/05	02/05		<b>INTEREST CHARGED</b>							
			INTEREST CHARGE ON PURCHASES	\$27.17						
			INTEREST CHARGE ON CASH ADVANCES	\$0.00						
			<b>TOTAL INTEREST FOR THIS PERIOD</b>	\$27.17						
<div><div>2017 Totals Year-to-Date</div><table><tr><td>Total Fees Charged in 2017</td><td>\$74.00</td></tr><tr><td>Total Interest Charged in 2017</td><td>\$55.72</td></tr><tr><td>Total Interest Paid in 2017</td><td>\$0.00</td></tr></table></div>					Total Fees Charged in 2017	\$74.00	Total Interest Charged in 2017	\$55.72	Total Interest Paid in 2017	\$0.00
Total Fees Charged in 2017	\$74.00									
Total Interest Charged in 2017	\$55.72									
Total Interest Paid in 2017	\$0.00									

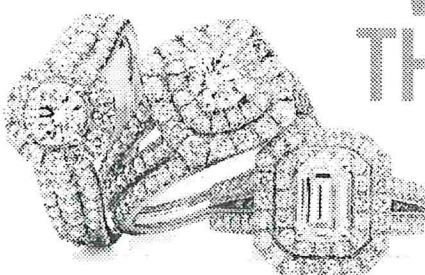
Interest Charge Calculation				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject To Interest Rate	Interest Charged
Purchases	NA	26.99%	\$1,185.30	\$27.17
Cash Advances	NA	26.99%	\$0.00	\$0.00

**Cardmember News & Information**

**YOUR ACCOUNT IS PAST DUE. PLEASE PAY THE MINIMUM PAYMENT DUE OR CONTACT THIS OFFICE AT THE PHONE NUMBER LISTED ON YOUR STATEMENT.**

Important Update to the terms of your JCPenney Rewards program:  
 Effective July 1, 2017, the maximum number of points that you can receive in a single purchase transaction is 2000 points ("Point Maximum") regardless of the amount of the qualifying purchase. Exclusions apply. See [www.jcpennyrwards.com](http://www.jcpennyrwards.com) or call 1-888-527-7937 starting July 1st for details on updated program benefits and for your new JCPenney Rewards program terms.

Remember - our best rewards come with the JCPenney credit card! Qualifying purchases made with the JCPenney credit card earn rewards points two times faster, and points don't expire as long as your Rewards account is active.



# WORTH THE PROMISE

THE PERFECT RING FOR THE PERFECT MOMENT

ModernBride®







The JCPenney Gold / Platinum Credit Card Program

The JCPenney Gold / Platinum Credit Card program offers special benefits exclusively for JCPenney Gold / Platinum Credit Cardmembers, including a passbook with special offers and discounts, savings events, and free shipping events.

You must spend \$500 or more on merchandise or services at JCPenney Stores or jcp.com with your JCPenney credit card in a calendar year to earn or maintain JCPenney Gold Status. Spend \$1,000 or more on merchandise or services at JCPenney Stores or jcp.com with your JCPenney credit card in a calendar year to earn or maintain JCPenney Platinum Status. Please allow up to 2 billing cycles for your JCPenney Gold/Platinum Status to apply after meeting applicable threshold. We reserve the right to change or cancel the JCPenney Gold / Platinum Program or any/all of its benefits at any time without notice. If your account is not in good standing and/or you no longer meet our criteria, you may be ineligible for the JCPenney Gold / Platinum Program and/or unable to take advantage of JCPenney Gold / Platinum promotions. The JCPenney Gold / Platinum benefits are available only while you are a resident of the 48 contiguous United States, PR and AK. The JCPenney Gold / Platinum Program is provided by Synchrony Bank.

**Customer Service:** For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965009, Orlando, FL 32896-5009.** Please include your account number on any correspondence you send to us.  
**Payments:** Send payments to P.O. Box 9650090, Orlando, FL 32896-0090 or pay online.  
**Notice:** See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965008, Orlando, FL 32896-5008.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530945, Atlanta, GA 30353-0945 and not the Payment Address.**

**What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, write to us at the Billing Inquiries address of:

Synchrony Bank, P.O. Box 965008, Orlando, FL 32896-5008

Or, complete and email or fax the Dispute Form found at:

www.jcpennymastercard.com

In your letter, give us the following information:

• **Account information:** Your name and account number.

• **Dollar amount:** The dollar amount of the suspected error.

• **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

• We cannot try to collect the amount in question, or report you as delinquent on that amount.

• The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

• While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

• We can apply any unpaid amount against your credit limit.

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (**Note:** Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing (or electronically) at:

Synchrony Bank, P.O. Box 965008, Orlando, FL 32896-5008

(www.jcpennymastercard.com)

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

**Information About Payments:** You may at any time pay, in whole or

*in part, the total unpaid balance without any additional charge for prepayment.* Mailed payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address, (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. Under ordinary circumstances, any payments made at a JCPenney store will be credited as of the day you make such a payment. Alternatively you may make your payment online at the website address shown on your billing statement, provided you make your payment in U.S. dollars from a bank located in the U.S. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount, or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965008, Orlando, FL 32896-5008.

**Credits To Your Account:** An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

**Credit Reports And Account Information:** If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965007, Orlando, FL 32896-5007. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**Balance Subject To Interest Charge Calculation**

**Daily Balance method:** We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

**Bankruptcy Notice:** If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

01G15433-1-06/25/14

This is an attempt to collect a debt and any information obtained will be used for that purpose.

\*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

<input type="checkbox"/>	Street	_____				
<input type="checkbox"/>	Address	_____				
<input type="checkbox"/>	City, State	_____				
<input type="checkbox"/>	ZIP	_____				
<input type="checkbox"/>	Phone #	_____				
<input type="checkbox"/>	Email	_____	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with JCPenney so you can receive special offers and updates.



**MAJOR APPLIANCES**  
**NOW AT JCPENNEY**  
    
 IN SELECT STORES & JCP.COM  
 prices effective through January 28  
**18 or 24 MONTHS**  
 SPECIAL FINANCING  
 available on qualifying major appliance purchases  
 made 1/17/17 - 1/28/17 on a JCPenney Credit Card.  
 Must request at time of purchase.  
**FREE DELIVERY**  
 & INSTALLATION  
 on all appliance purchases over \$299  
 \*Subject to credit approval. Minimum monthly payments required.  
 See store associate or jcp.com/appliances for details.

**UP TO 30% OFF**  
 MAJOR APPLIANCES  
 select models  
 at 48 hours-lead time  
 limited to 10% off



#### Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
<b>Other Transactions</b>				
12/30	12/30	8546680PX01GVBFFA	PAYMENT - THANK YOU	(\$161.00)
			<b>FEES</b>	
12/28	12/28		LATE FEE	\$37.00
			<b>TOTAL FEES FOR THIS PERIOD</b>	<b>\$37.00</b>
			<b>INTEREST CHARGED</b>	
01/05	01/05		INTEREST CHARGE ON PURCHASES	\$28.55
01/05	01/05		INTEREST CHARGE ON CASH ADVANCES	\$0.00
			<b>TOTAL INTEREST FOR THIS PERIOD</b>	<b>\$28.55</b>

#### 2017 Totals Year-to-Date

Total Fees Charged in 2017	\$37.00
Total Interest Charged in 2017	\$28.55
Total Interest Paid in 2017	\$0.00

#### Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject To Interest Rate	Interest Charged
Purchases	NA	26.99%	\$1,245.38	\$28.55
Cash Advances	NA	26.99%	\$0.00	\$0.00

#### Cardmember News & Information

**YOUR ACCOUNT IS PAST DUE. PLEASE PAY THE MINIMUM PAYMENT DUE OR CONTACT THIS OFFICE AT THE PHONE NUMBER LISTED ON YOUR STATEMENT.**

Important Update to the terms of your JCPenney Rewards program:

Effective July 1, 2017, the maximum number of points that you can receive in a single purchase transaction is 2000 points ("Point Maximum") regardless of the amount of the qualifying purchase. Exclusions apply. See [www.jcpennyrewards.com](http://www.jcpennyrewards.com) or call 1-888-527-7937 starting July 1st for details on updated program benefits and for your new JCPenney Rewards program terms.

Remember - our best rewards come with the JCPenney credit card! Qualifying purchases made with the JCPenney credit card earn rewards points two times faster, and points don't expire as long as your Rewards account is active.

START THE NEW YEAR WITH  
**GREAT STYLE**  
 AND SAVE AT A SALON NEAR YOU  
 Book your appointment today at  
[jcp.com/salon-appointments](http://jcp.com/salon-appointments)  
**jcp salon**







# JOY WORTH GIVING

SHOP IN STORE & JCP.COM/GIFTS TO FIND  
RIGHT-PRICED GIFTS FOR EVERYONE ON YOUR LIST.  
PLAYING SANTA HAS NEVER BEEN EASIER.



JERRY S FONTAINE  
Account Ending: \*\*\*\* \* 7960

View & Pay Your Bill at  
jcpennymastercard.com  
Customer Service: 1-800-388-7193  
PO Box 965009 Orlando FL 32896-5009

Summary of Account Activity	
Previous Balance	\$1,379.74
- Payments	\$188.00
+ Fees Charged	\$37.00
+ Interest Charged	\$28.27
<b>New Balance</b>	<b>\$1,257.01</b>
Credit Limit	\$1,600.00
Available Credit	None
Cash Advance Limit	\$320.00
Available Cash	None
Statement Closing Date	12/05/2016
Days in Billing Cycle	31
New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. NY State Dept of Financial Services: 1-800-342-3736 <a href="http://www.dfs.ny.gov/consumer/creditdebt.htm">http://www.dfs.ny.gov/consumer/creditdebt.htm</a>	

Payment Information		
New Balance		\$1,257.01
Amount Past Due		\$161.00
Total Minimum Payment Due		\$239.00
Payment Due Date		12/28/2016
<b>Late Payment Warning:</b> If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$37.00.		
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Minimum payment	4 years	\$1,986.00
If you would like information about <b>credit counseling services</b> , call 1-877-302-8775.		

Rewards Summary	
Previous Point Balance	842
Points Earned This Statement:	
Purchases outside of JCPenney & jcp.com	0
Points Redeemed	0
New Point Balance	842
Points Needed for a Certificate	158

PLEASE NOTE YOUR MAILED PAYMENT MUST BE RECEIVED BY 5 P.M. (ET) OR YOUR IN-STORE PAYMENT MUST BE RECEIVED DURING STORE HOURS ON THE DUE DATE.

NOTICE: Your payment may be converted into an electronic debit. See reverse for details, Billing Rights Information and other important information.

PLEASE DETACH AND RETURN THIS STUB WITH YOUR CHECK PAYABLE TO SYNCHRONY BANK.

Account Ending: \*\*\*\* \* 7960

Total Minimum Payment Due	Amount Past Due	Payment Due Date	New Balance
\$239.00	\$161.00	12/28/2016	\$1,257.01

FILL IN TOTAL PAID

\$

New address or email? Print changes on the back.



JERRY S FONTAINE  
24 LONGHORN DR  
WEST HENRIETTA NY 14586-9739



Synchrony Bank/JCP  
P.O. Box 960090  
Orlando FL 32896-0090

00239000018800 002390000125701 000546680 2004207 96010



The JCPenney Gold / Platinum Credit Card Program

The JCPenney Gold / Platinum Credit Card program offers special benefits exclusively for JCPenney Gold / Platinum Credit Cardmembers, including a passbook with special offers and discounts, savings events, and free shipping events.

You must spend \$500 or more on merchandise or services at JCPenney Stores or jcp.com with your JCPenney credit card in a calendar year to earn or maintain JCPenney Gold Status. Spend \$1,000 or more on merchandise or services at JCPenney Stores or jcp.com with your JCPenney credit card in a calendar year to earn or maintain JCPenney Platinum Status. Please allow up to 2 billing cycles for your JCPenney Gold/Platinum Status to apply after meeting applicable threshold. We reserve the right to change or cancel the JCPenney Gold / Platinum Program or any/all of its benefits at any time without notice. If your account is not in good standing and/or you no longer meet our criteria, you may be ineligible for the JCPenney Gold / Platinum Program and/or unable to take advantage of JCPenney Gold / Platinum promotions. The JCPenney Gold / Platinum benefits are available only while you are a resident of the 48 contiguous United States, PR and AK. The JCPenney Gold / Platinum Program is provided by Synchrony Bank.

**Customer Service:** For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: P.O. Box 965009, Orlando, FL 32896-5009. Please include your account number on any correspondence you send to us.

**Payments:** Send payments to P.O. Box 960090, Orlando, FL 32896-0090 or pay online.

**Notice:** See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965008, Orlando, FL 32896-5008.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530945, Atlanta, GA 30353-0945 and not the Payment Address.**

**What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, write to us at the Billing Inquiries address of:

Synchrony Bank, P.O. Box 965008, Orlando, FL 32896-5008

Or, complete and email or fax the Dispute Form found at: [www.jcpennymastercard.com](http://www.jcpennymastercard.com)

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.

• **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.

• The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

• While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

• We can apply any unpaid amount against your credit limit.

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (**Note:** Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing (or electronically) at:

Synchrony Bank, P.O. Box 965008, Orlando, FL 32896-5008  
([www.jcpennymastercard.com](http://www.jcpennymastercard.com))

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

**Information About Payments: You may at any time pay, in whole or**

**in part, the total unpaid balance without any additional charge for prepayment.**

Mailed payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address, (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. Under ordinary circumstances, any payments made at a JCPenney store will be credited as of the day you make such a payment. Alternatively you may make your payment online at the website address shown on your billing statement, provided you make your payment in U.S. dollars from a bank located in the U.S. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965008, Orlando, FL 32896-5008.

**Credits To Your Account:** An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

**Credit Reports And Account Information:** If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965007, Orlando, FL 32896-5007.

In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**Balance Subject To Interest Charge Calculation**

**Daily Balance method:** We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

**Bankruptcy Notice:** If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

**Your account is owned and serviced by Synchrony Bank.**

01G15433 - 1 - 06/25/14

This is an attempt to collect a debt and any information obtained will be used for that purpose.

\*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

<input type="checkbox"/>	Street	_____
<input type="checkbox"/>	Address	_____
<input type="checkbox"/>	City, State	_____
<input type="checkbox"/>	ZIP	_____
<input type="checkbox"/>	Phone #	_____
<input type="checkbox"/>	Email	_____
	Home Phone #	_____
	Business Phone #	_____
	*Cell # or other phone # we can use to contact you	_____
	Email Address	_____

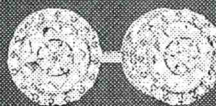
By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with JCPenney so you can receive special offers and updates.

# JCPENNEY REWARDS

SHOP IN STORE | NOVEMBER 26-DECEMBER 24

# \$25 DIAMONDS! YES, PLEASE

FOR JCPENNEY REWARDS MEMBERS,  
Spend \$25 in store and get a pair of  
1/10 ct. t.w. diamond studs\* for \$25.



1/10 CT. T.W. DIAMOND  
STUDS IN STERLING SILVER  
sale \$49.99 pr. reg. \$124.98 pr.

While supplies last! Limit 5 per customer. Show your receipt to a jewelry associate for proof of purchase.

\*For JCPenney Rewards members only, \$25 1/10 ct. t.w. diamond studs in sterling silver when you spend \$25 or more in store, excluding taxes and shipping charges, 11/26/16-12/24/16. While supplies last. Offers and coupons do not apply. Can be combined with earned JCPenney Rewards and JCPenney Credit Card new account in-store discount. Diamond carat weights (ct.) represent the approximate total weight (t.w.) of all diamonds in each setting, unless noted. Diamond total weights may vary between .01 and .08 carat. Some diamonds may consist of fewer than 17 facets. Some diamonds and gemstones may have been treated and may require special care.

## Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
<b>Other Transactions</b>				
11/08	11/08	8546680NA010420VS	PAYMENT - THANK YOU	(\$188.00)
			<b>FEES</b>	
11/28	11/28		LATE FEE	\$37.00
			<b>TOTAL FEES FOR THIS PERIOD</b>	<b>\$37.00</b>
			<b>INTEREST CHARGED</b>	
12/05	12/05		INTEREST CHARGE ON PURCHASES	\$28.27
12/05	12/05		INTEREST CHARGE ON CASH ADVANCES	\$0.00
			<b>TOTAL INTEREST FOR THIS PERIOD</b>	<b>\$28.27</b>

### 2016 Totals Year-to-Date

Total Fees Charged in 2016	\$321.00
Total Interest Charged in 2016	\$345.26
Total Interest Paid in 2016	\$281.42

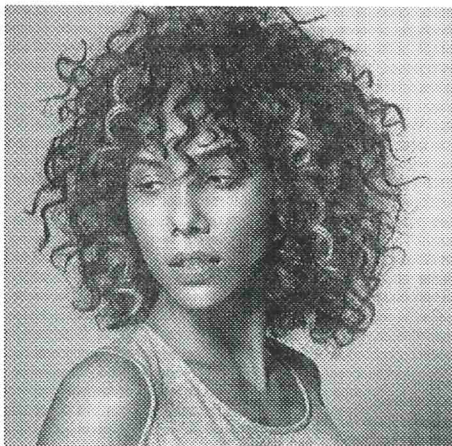
## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject To Interest Rate	Interest Charged
Purchases	NA	26.99%	\$1,233.20	\$28.27
Cash Advances	NA	26.99%	\$0.00	\$0.00

## Cardmember News & Information

YOUR ACCOUNT IS PAST DUE. PLEASE PAY THE MINIMUM PAYMENT DUE OR CONTACT THIS OFFICE AT THE PHONE NUMBER LISTED ON YOUR STATEMENT.



WARM UP  
YOUR LOOK  
WITH A NEW  
SHADE OF

# color

jcp salon

GET STYLE & SAVINGS AT A SALON NEAR YOU  
VISIT [JCP.COM/SALON](http://JCP.COM/SALON) FOR LOCATIONS &  
BOOKING AN APPOINTMENT







# NIKE APPAREL & SHOES FOR THE FAMILY

Nike is excluded from coupon offers.





JERRY S FONTAINE  
Account Ending: \*\*\*\* \* 7960

View & Pay Your Bill at  
jcpennymastercard.com  
Customer Service: 1-800-388-7193  
PO Box 965009 Orlando FL 32896-5009

#### Summary of Account Activity

Previous Balance	\$1,468.14
- Other Credits	\$1,505.14
<b>+ Fees Charged</b>	<b>\$37.00</b>
<b>New Balance</b>	<b>\$0.00</b>
Credit Limit	\$1,600.00
Available Credit	None
Cash Advance Limit	\$320.00
Available Cash	None
Statement Closing Date	07/03/2017
Days in Billing Cycle	28

New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods.  
NY State Dept of Financial Services:  
1-800-342-3736  
<http://www.dfs.ny.gov/consumer/creditdebt.htm>

#### Payment Information

New Balance	\$0.00
Amount Past Due	\$0.00
Total Minimum Payment Due	\$585.00
Payment Due Date	07/05/2017

**Late Payment Warning:** If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$37.00.

#### Rewards Summary

Previous Point Balance	842
Points Earned This Statement:	
Purchases outside of JCPenney & jcp.com	0
Points Redeemed	0
New Point Balance	0
Points Needed for a Certificate	1,000

#### Earn Rewards at Millions of Places

- \* Earn 1 rewards point for every \$1 spent everywhere Mastercard is accepted other than JCPenney Stores and jcp.com
- \* Automatically receive a \$10 JCPenney Mastercard rewards certificate for every 1,000 rewards points
- \* Redeem JCPenney Mastercard rewards certificates for future purchases at JCPenney Stores or jcp.com

PLEASE NOTE YOUR MAILED PAYMENT MUST BE RECEIVED BY 5 P.M. (ET) OR YOUR IN-STORE PAYMENT MUST BE RECEIVED DURING STORE HOURS ON THE DUE DATE.

NOTICE: Your payment may be converted into an electronic debit. See reverse for details, Billing Rights Information and other important information.

PLEASE DETACH AND RETURN THIS STUB WITH YOUR CHECK PAYABLE TO SYNCHRONY BANK.

Account Ending: \*\*\*\* \* 7960

Total Minimum Payment Due	Payment Due Date	New Balance
\$585.00	\$0.00	07/05/2017
		\$0.00

FILL IN TOTAL PAID

\$

New address or email? Print changes on the back.

JERRY S FONTAINE  
24 LONGHORN DR  
WEST HENRIETTA NY 14586-9739



Synchrony Bank/JCP  
P.O. Box 960090  
Orlando FL 32896-0090



00000000002500 0000000000000000 000546680 2004207 96010



**Customer Service:** For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: P.O. Box 965009, Orlando, FL 32896-5009. Please include your account number on any correspondence you send to us.

**Payments:** Send payments to P.O. Box 960090, Orlando, FL 32896-0090 or pay online.

**Notice:** See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965008, Orlando, FL 32896-5008.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530945, Atlanta, GA 30353-0945 and not the Payment Address.**

**What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, write to us at the Billing Inquiries address of:

Synchrony Bank, P.O. Box 965008, Orlando, FL 32896-5008  
Or, complete and email or fax the Dispute Form found at: [www.jcpenneymastercard.com](http://www.jcpenneymastercard.com)

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.

• **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**Your Rights if You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (**Note:** Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing (or electronically) at:  
Synchrony Bank, P.O. Box 965008, Orlando, FL 32896-5008  
([www.jcpenneymastercard.com](http://www.jcpenneymastercard.com))

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

**Information About Payments: You may at any time pay, in whole or**

**in part, the total unpaid balance without any additional charge for prepayment.**

Mailed payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address, (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. Under ordinary circumstances, any payments made at a JCPenney store will be credited as of the day you make such a payment. Alternatively you may make your payment online at the website address shown on your billing statement, provided you make your payment in U.S. dollars from a bank located in the U.S. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount, or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965008, Orlando, FL 32896-5008.

**Credits To Your Account:** An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

**Credit Reports And Account Information:** If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965007, Orlando, FL 32896-5007.

In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**Balance Subject To Interest Charge Calculation**

**Daily Balance method:** We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

**Bankruptcy Notice:** If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060

**Your account is owned and serviced by Synchrony Bank.**

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This is an attempt to collect a debt and any information obtained will be used for that purpose.

\*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

<input type="checkbox"/>	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email				
		Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with JCPenney so you can receive special offers and updates.

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available in store on qualifying in-home custom  
window treatments of \$2500 or more (after discounts)  
made by 8/27/17. Must request at time of purchase.  
\*Subject to credit approval. Minimum monthly payments required.  
See a JCPenney store associate for details.

**30% OFF**  
WHEN YOU BOOK YOUR  
APPOINTMENT 7/17-8/2

\*Excludes Hunter Douglas  
and in-store services.  
Coupons do not apply.



**Transaction Summary**

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
<b>Other Transactions</b>				
07/03	07/03	F1246005R00999990	CHARGE OFF ACCOUNT-PRINCIPALS	(\$1,096.01)
07/03	07/03	F1246005R00999990	CHARGE OFF ACCOUNT-INTEREST CHARGE	(\$409.13)
<b>FEES</b>				
06/28	06/28		LATE FEE	\$37.00
<b>TOTAL FEES FOR THIS PERIOD</b>				<b>\$37.00</b>
<b>INTEREST CHARGED</b>				
07/03	07/03		INTEREST CHARGE ON PURCHASES	\$0.00
07/03	07/03		INTEREST CHARGE ON CASH ADVANCES	\$0.00
<b>TOTAL INTEREST FOR THIS PERIOD</b>				<b>\$0.00</b>

**2017 Totals Year-to-Date**

Total Fees Charged in 2017	\$259.00
Total Interest Charged in 2017	\$175.13
Total Interest Paid in 2017	\$0.00

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject To Interest Rate	Interest Charged
Purchases	NA	26.99%	\$0.00	\$0.00
Cash Advances	NA	26.99%	\$0.00	\$0.00

**Cardmember News & Information**

Statement not provided to customer.



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